

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Daiquan Jamel Weston
Debtor 1
Pinkie B. Britney Weston
Debtor 2

Chapter 13
Case No. 1:24-BK-01046-HWV
Matter: Motion for Mortgage Modification

DEBTOR(S)' MOTION FOR MORTGAGE MODIFICATION

AND NOW, come the Debtor(s), Daiquan Jamel Weston and Pinkie B. Britney Weston, through their attorney, Paul D. Murphy-Ahles, Esquire and DETHLEFS PYKOSH & MURPHY, who files the within Debtor(s)' Motion for Mortgage Modification and aver as follows:

1. This case was commenced on April 26, 2024, when Debtor(s) filed a voluntary Petition for relief under Chapter 13 of the Bankruptcy Code.
2. The Chapter 13 Plan proposes to cure arrears owed to PennyMac Loan Services.
3. PennyMac Loan Services holds a valid first mortgage against Debtor(s)' personal residence located at 2823 Robin Road, York, York County, Pennsylvania.
4. PennyMac Loan Services has offered the Debtor(s) a secondary Note with the following terms:
 - a. Under the secondary Note, the new unpaid principal balance due on the second mortgage is \$8,079.59;
 - b. The annual rate of interest charged on the unpaid principal balance of the loan will be reduced to a fixed rate of 0.0000%; and
 - c. Debtor(s)' estimated mortgage monthly payment on principal and interest balance will be in the amount of \$0.00.

A copy of the Pennsylvania Secondary Mortgage Note is attached hereto as Exhibit "A".

5. The secondary Note is in the best interest of the Debtor(s) as it cures all pre-petition mortgage arrears owed to PennyMac Loan Services.

WHEREFORE, the Debtor(s) respectfully request this Honorable Court to approve the secondary Note with PennyMac Loan Services.

Respectfully submitted,
DETHLEFS PYKOSH & MURPHY

Date: January 30, 2025

/s/ Paul D. Murphy-Ahles

Paul D. Murphy-Ahles, Esquire
PA ID No. 201207
2132 Market Street
Camp Hill, PA 17011
(717) 975-9446
pmurphy@dplglaw.com
Attorney for Debtor(s)

FHA Case #:

LOAN NO.:

Investor Loan No:

PENNSYLVANIA SECONDARY MORTGAGE NOTE

This agreement is subject to the provisions of the Secondary Mortgage Loan Act.

January 20, 2025
[Date]

YORK
[City]
2823 ROBIN ROAD, YORK, PA 17404
[Property Address]

PENNSYLVANIA
[State]

UPI/PIN/Tax ID: 51-000-41-0024.00-00000

1. PARTIES

“Borrower” means each person signing at the end of this Note, and the person’s successors and assigns. “Secretary” or “Lender” means the Secretary of Housing and Urban Development and its successors and assigns.

2. BORROWER’S PROMISE TO PAY

In return for a loan received from Lender, Borrower promises to pay the principal sum of **Eight Thousand Seventy Nine and 59/100ths** Dollars (U.S. \$8,079.59), to the order of the Lender.

3. PROMISE TO PAY SECURED

Borrower’s promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the “Security Instrument.” The Security Instrument protects the Lender from losses, which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time

On, **July 1, 2050** or, if earlier, when the first of the following events occurs:



- (i) Borrower has paid in full all amounts due under the primary Note and related mortgage, deed of trust or similar Security Instruments insured by the Secretary, or
- (ii) The maturity date of the primary Note has been accelerated, or
- (iii) The primary Note and related mortgage, deed of trust or similar Security Instrument are no longer insured by the Secretary.

(B) Place

Payment shall be made at the Office of Housing FHA-Comptroller, Director of Mortgage Insurance Accounting and Servicing, 451 Seventh Street, SW, Washington, DC 20410 or any such other place as Lender may designate in writing by notice to Borrower.

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

6. WAIVERS BY BORROWER

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

7. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all the amounts owed under this Note.



Borrower - DAIQUAN J. WESTON

Pennsylvania Partial Claim Note—Single Family—Secondary Lien

49330PA 06/19



**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Daiquan Jamel Weston

Debtor 1

Pinkie B. Britney Weston

Debtor 2

Chapter 13

Case No. 1:24-BK-01046-HWV

Matter: Motion for Mortgage Modification

NOTICE

NOTICE OF OPPORTUNITY TO OBJECT AND HEARING: Pursuant to Local Rule 2002-1(a), the Court will consider this Motion without further notice of hearing unless a party in interest files an objection/response on or before **February 20, 2025**. If you object to the relief requested, you must file your objection/response with the Court and serve a copy of on the Movant and Movant's Attorney.

If you file and serve an objection/response within the time permitted, the Court may schedule a hearing, and you will be notified. If you do not file an objection within the permitted time, the Court will deem the Motion unopposed and proceed to consider the Motion without further notice or hearing and the Court may grant the relief requested.

Date: January 31, 2025

Paul D. Murphy-Ahles, Esquire
PA ID No. 201207
DETHLEFS PYKOSH & MURPHY
2132 Market Street
Camp Hill, PA 17011
(717) 975-9446
pmurphy@dplglaw.com
Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Daiquan Jamel Weston

Debtor 1

Pinkie B. Britney Weston

Debtor 2

Chapter 13

Case No. 1:24-BK-01046-HWV

Matter: Motion for Mortgage Modification

ORDER OF COURT

UPON CONSIDERATION Debtor(s)' Motion for Mortgage Modification, and the Court finding that the relief prayed for is warranted and proper under the circumstances, and the Court being otherwise fully advised:

IT IS ORDERED that Debtor(s)' Motion is hereby GRANTED; and Debtor(s) and PennyMac Loan Services are granted APPROVAL by the Court to enter into the Pennsylvania Secondary Mortgage Note dated January 20, 2025.

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Daiquan Jamel Weston

Debtor 1

Pinkie B. Britney Weston

Debtor 2

Chapter 13

Case No. 1:24-BK-01046-HWV

Matter: Motion for Mortgage Modification

CERTIFICATE OF SERVICE

I hereby certify that on Thursday, January 30, 2025, I served a true and correct copy of the **Debtor(s)' Motion for Mortgage Modification, Notice of Opportunity to Object and Hearing, and proposed Order** in this proceeding via electronic means or USPS First Class Mail upon the recipients as listed in the Mailing Matrix.

/s/ Kathryn S. Greene

Kathryn S. Greene, M-Jur., RP®, Pa.C.P.
Paralegal for Paul D. Murphy-Ahles, Esquire

Label Matrix for local noticing
0314-1
Case 1:24-bk-01046-HWV
Middle District of Pennsylvania
Harrisburg
Tue Aug 27 14:26:45 EDT 2024

Affirm
30 Isabella Street, Floor 4
Pittsburgh, PA 15212-5862

Capio Partners
PO Box 3498
Sherman, TX 75091-3498

Cavalry SPV I
PO Box 4252
Greenwich, CT 06831-0405

Discover Bank
PO Box 3025
New Albany, OH 43054-3025

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

MERRICK BANK
Resurgent Capital Services
PO Box 10308
Greenville, SC 29603-0368

(p)MISSION LANE LLC
PO BOX 105286
ATLANTA GA 30348-5286

PennyMac Loan Services
PO Box 514187
Los Angeles, CA 90051-4387

Quantum3 Group LLC as agent for
Crown Asset Management LLC
PO Box 788
Kirkland, WA 98083-0788

Santander Consumer USA Inc.
c/o Stewart, Elinor & Juncos, Ltd.
2800 Patton Road
Roseville, MN 55113-1100

Amica Credit
9815 South Monroe Street, Floor 4
Sandy, UT 84070-4384

Capital One Bank USA
PO Box 3025
Salt Lake City, UT 84130-0285

Credit One Bank
PO Box 98875
Las Vegas, NV 89193-8875

FIRST PORTFOLIO VENTURES II, LLC
3091 Governors Lake Drive Suite 500
Peachtree Corners, GA 30071-1135

Katherine Westry
1437 Monroe Street
York, PA 17404-5421

Merrick Bank
PO Box 9201
Old Bethpage, NY 11804-9001

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

PennyMac Loan Services, LLC.
P.O. Box 2410
Moorpark, CA 93020-2410

Quantum3 Group LLC as agent for
Velocity Investments LLC
PO Box 788
Kirkland, WA 98083-0788

U.S. Bankruptcy Court
Sylvia H. Rambo US Courthouse
1501 N. 6th Street
Harrisburg, PA 17102-1104

Barclays Bank Delaware
PO Box 8803
Wilmington, DE 19899-8803

Capital One N.A.
by AIS InfoSource LP as agent
PO Box 71083
Charlotte, NC 28272-1083

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Frederic I. Weinberg & Associates
375 East Elm Street Suite 210
Conshohocken, PA 19380-1973

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Midland Credit Management
PO Box 2037
Warren, MI 48090-2037

Pennsylvania Department of Revenue
Bankruptcy Division
PO Box 280946
Harrisburg, PA 17128-0946

Quantum3 Group LLC as agent for
CF Medical LLC
PO Box 788
Kirkland, WA 98083-0788

Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

SANTANDER CONSUMER USA
P.O. Box 560284
Dallas, TX 75556-0284

Santander Bank
450 Penn Street
MC: 10-421 MC5
Reading, PA 19602-1011

(p)SPRING OAKS CAPITAL LLC
1400 CROSSWAYS BLVD STE 100B
CHESAPEAKE VA 23320-0207

Spring Oaks Capital SPV, LLC
PO Box 1216
CHESAPEAKE, VA 23327-1216

U.S. Department of Housing and Urban Develop
12th Floor 801 Market Street
Philadelphia, PA 19107

(p)US DEPARTMENT OF HOUSING & URBAN DEVELOPEME
ATTN OFFICE OF REGIONAL COUNSEL
801 MARKET STREET 12TH FLOOR
PHILADELPHIA PA 19107-3126

United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102-1104

(p)UPGRADE INC
2 N CENTRAL AVE
10TH FLOOR
PHOENIX AZ 85004-4422

(p)UPLIFT INC
5301 KIETZKE LN STE 200
RENO NV 89511-2083

Verizon
by American InfoSource as agent
PO Box 4457
Houston, TX 77210-4457

Verizon Wireless
PO Box 25505
Lehigh Valley, PA 18002-5505

Wells Fargo Bank, N.A., Wells Fargo Card Ser
PO Box 1438 MC 18235-0438
Des Moines, IA 50306-0438

Wells Fargo Card Services
PO Box 10438
MAC F8235-02F
Des Moines, IA 50306-0438

Weltman, Weinberg & Reis Co.
170 South Independence Mall West
Suite 874
Philadelphia, PA 19106-3334

West Manchester Township
380 East Berlin Road
York, PA 17408-8700

Wex Bank
PO Box 4337
Carol Stream, IL 60197-4337

Daiquan Jamel Weston
2823 Robin Road
York, PA 17404-5723

(p)JACK N ZAHAROPOULOS
ATTN: CHPTER 17 TRUSTEE
8125 ADAMS DRIVE SUITE A
HUMMELSTOWN PA 17036-8625

Paul Donald Murphy-Ahles
Dethlefs, Pylosch & Murphy
2132 Market Street
Camp Hill, PA 17011-4706

Pinkie B. Britney Weston
2823 Robin Road
York, PA 17404-5723

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Jefferson Capital Systems
16 Mclelland Road
PO Box 7999
Saint Cloud, MN 56302-9617

(d)Jefferson Capital Systems LLC
PO Box 7999
St, Cloud, MN 56302-9617

Mission Lane
PO Box 105286
Atlanta, GA 30348

PORTFOLIO RECOVERY ASSOCIATES, LLC
POB 41067
Norfolk, VA 23541

(d)Portfolio Recovery Associates
PO Box 41067
Norfolk, VA 23541

Spring Oaks Capital
1400 Crossways Boulevard #100B
Chesapeake, VA 23320

US Department of HUD
451 7th Street SW
Washington, DC 20410

Upgrade
275 Battery Street, Floor 23
San Francisco, CA 94111

Uplift
440 North wolfe Road
Sunnyvale, CA 94085

Jack N Zaharopoulos
Standing Chapter 13
(Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)PENNYMAC LOAN SERVICES, LLC

(d)Cavalry SPV I, LLC
PO Box 4252
Greenwich, CT 06831-0405

(d)Midland Credit Management, Inc.
PO Box 2037
Warren, MI 48090-2037

End of Label Matrix	
Mailable recipients	49
Bypassed recipients	3
Total	52

